

Information to identify the case:

Debtor 1	<u>Hasham R. Syed</u>	Social Security number or ITIN	xxx-xx-8044
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nighat A. Syed</u>	Social Security number or ITIN	xxx-xx-5047
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	22-17137-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hasham R. Syed
aka Hassan Raza Syed, aka Syed H. Hashmi,
aka Prestige Home Linen, aka Prestige America
LLC

Nighat A. Syed

10/15/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hasham R. Syed
Nighat A. Syed
Debtors

Case No. 22-17137-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Oct 15, 2024

Form ID: 318

Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Hasham R. Syed, Nighat A. Syed, 29 Phillip Drive, Parsippany, NJ 07054-4370
cr	+ Amzad Mursalim, 245 4th Street, Building 2, Passaic, NJ 07055, UNITED STATES 07055-7840
sp	+ Karl J. Norgaard, Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
r	+ Scott Cowan, Scott Cowan, Keller Williams Town Life, 25 Washington Street, Suite 230, Tenafly, NJ 07670-2027
cr	+ Sola Realty LLC, c/o Shapiro, Croland, Reiser Apfel & Di, 411 Hackensack Avenue, 6th Floor, Hackensack, NJ 07601 UNITED STATES 07601-6328
519805873	Ali Hashmi, 20495 Cherrystone Pl, Ashburn, VA 20147-3765
519700448	Ali Hashmi/MUJTABA, 24 Pinecrest Rd, Jersey City, NJ 07305-1223
519765673	AmWest Funding Corp., 6 Pointe Strive Ste 300, Brea, CA 92821
519700451	Amwest Funding Corp., 6 Pointe Dr Ste 300, Brea, CA 92821-6323
519700452	+ Amzad Mursalim aka Zara Stitching LLC, 245 4th St Bldg 2ND, Passaic, NJ 07055-7840
519805874	Amzad Mursalim aka Zara Stitching LLC, 245 4th St Ste 1, Passaic, NJ 07055-7840
519700454	Bennett Wain c/oChristopher Musmanno, Esq, 165 E Main St, Denville, NJ 07834-2618
519700455	+ Black to Green LLC, 50 Hilton St, Easton, PA 18042-7331
519770958	CL 45 MW Loan, c/o Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511
519864493	+ Cushner & Associates, P.C., 399 Knollwood Rd, Suite 205, White Plains, NY 10603-1916
519700467	First Business Specialty Finance LLC, c/o Josh Kopp, Esq., 10 E Doty St Ste 900, Madison, WI 53703-3390
519851477	Hassan Syed, 54 Saw Mill Rd., Kinnelon, NJ 07405-3228
519700471	JP Morgan Chase Ban, 300 N Walnut St Fl 9, Wilmington, DE 19801-3973
519716684	+ MMG Investments III, LLC, Department 7740, PO Box 4110, Woburn, MA 01888-4110
519700473	+ McNees Wallace & Nurick LLC, 100 Pine St, Harrisburg, PA 17101-1288
519700476	PRL USA Holdings, c/o Blakely Law Group, 1334 Park View Ave Ste 280, Manhattan Beach, CA 90266-3752
519700477	Provident Bank, PO Box 1001, Iselin, NJ 08830-1001
519805876	SBA-EIDL Loan, 409 3rd St SW, Washington, DC 20024-3212
519700480	Sola Realty LLC c/o Shapiro, et al, Continental Plaza II, 411 Hackensack Ave Fl 6, Hackensack, NJ 07601-6328
519700481	St. Clare's Health, 25 Pocono Rd, Denville, NJ 07834-2954
519700486	Todd Cushner & Associates, 399 Knollwood Rd Ste 205, White Plains, NY 10603-1916
519706933	+ U.S. Bank National Association dba Elavon, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519700488	Velocity Investments, LLC, 222 N La Salle St, Chicago, IL 60601-1003

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: BNC@magtrustee.com	Oct 15 2024 22:24:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 15 2024 22:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-2

User: admin

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smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 15 2024 22:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Oct 16 2024 01:53:00	Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Oct 16 2024 01:53:00	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/Text: rmcowell@slgcollect.com	Oct 15 2024 22:22:00	MMG Investments III, LLC as assignee of CL45 MW Lo, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	+ EDI: PRA.COM	Oct 16 2024 01:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519702978	+ EDI: AISACG.COM	Oct 16 2024 01:53:00	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519763378	+ EDI: AISACG.COM	Oct 16 2024 01:53:00	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519700449	EDI: GMACFS.COM	Oct 16 2024 01:53:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
519700450	Email/PDF: bncnotices@becket-lee.com	Oct 15 2024 22:25:48	American Express, PO Box 981537, El Paso, TX 79998-1537
519744303	Email/PDF: bncnotices@becket-lee.com	Oct 15 2024 22:26:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519700453	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 15 2024 22:22:00	Apple Card-GS Bank USA, PO Box 7247, Philadelphia, PA 19170-0001
519700457	EDI: BMW.COM	Oct 16 2024 01:53:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
519700456	EDI: BMW.COM	Oct 16 2024 01:53:00	BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456
519818528	+ EDI: AISACG.COM	Oct 16 2024 01:53:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519711628	EDI: BANKAMER	Oct 16 2024 01:53:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519700458	EDI: CITICORP	Oct 16 2024 01:53:00	CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
519700459	Email/Text: dlewis@csandw-llp.com	Oct 15 2024 22:23:00	Celentano Stadmauer & Walentowicz LLP, 1035 US Highway 46 Ste B208, Clifton, NJ 07013-2469
519700463	^ MEBN	Oct 15 2024 22:13:28	CMRE Financial Services Inc., PO Box 54028, Los Angeles, CA 90054-0028
519700465	Email/Text: correspondence@credit-control.com	Oct 15 2024 22:22:00	Credit Control LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
519762205	+ Email/Text: attorneys@mkslaw.net	Oct 15 2024 22:22:00	Charles M. Forman, Chapter 7 Trustee of Prestige, c/o Mellinger Kartzman LLC, Attn: Steven A. Jayson, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950-1287
519700460	EDI: CITICORP	Oct 16 2024 01:53:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
519700461	EDI: CITICORP	Oct 16 2024 01:53:00	Citibank NA, PO Box 6181, Sioux Falls, SD 57117-6181

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519700462	EDI: CITICORP	Oct 16 2024 01:53:00	Citibank NA/Costco, PO Box 9001037, Louisville, KY 40290-1037
519700464	EDI: WFNNB.COM	Oct 16 2024 01:53:00	Comenity Bank/BJ's Club, PO Box 182120, Columbus, OH 43218-2120
519700466	Email/PDF: creditonebknotifications@resurgent.com	Oct 15 2024 22:25:46	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519700468	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 15 2024 22:21:00	Home Depot, PO Box 105555, Atlanta, GA 30348-5555
519700469	EDI: IRS.COM	Oct 16 2024 01:53:00	IRS - Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519771887	EDI: JPMORGANCHASE	Oct 16 2024 01:53:00	JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055
519725450	EDI: JPMORGANCHASE	Oct 16 2024 01:53:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519728004	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 15 2024 22:22:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519700472	Email/PDF: creditonebknotifications@resurgent.com	Oct 15 2024 22:25:48	LVNV Funding LLC, PO Box 98875, Las Vegas, NV 89193-8875
519705274	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2024 22:26:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519700474	^ MEBN	Oct 15 2024 22:12:05	Mercantile Adjustment Bureau LLC, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
519700475	EDI: MERCEDES	Oct 16 2024 01:53:00	Mercedes Benz Financial Services LLC, PO Box 685, Roanoke, TX 76262-0685
519713492	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 15 2024 22:23:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519751459	EDI: PRA.COM	Oct 16 2024 01:53:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519705267	Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2024 22:26:18	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519715130	EDI: Q3G.COM	Oct 16 2024 01:53:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519758252	EDI: Q3G.COM	Oct 16 2024 01:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519700478	Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2024 22:39:26	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
519700482	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 15 2024 22:22:00	State of New Jersey, Division of Taxation Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519700479	Email/Text: ecourts.col_efilings@fskslaw.com	Oct 15 2024 22:22:00	Sears, c/o Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
519701203	^ MEBN	Oct 15 2024 22:12:38	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519700483	EDI: SYNC	Oct 16 2024 01:53:00	Synchrony Bank/VENMO, PO Box 960061, Orlando, FL 32896-0061
519700484	^ MEBN	Oct 15 2024 22:11:30	Synergetic Communication, Inc., 5450 NW

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519700485	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 15 2024 22:21:00	Central Dr Ste 220, Houston, TX 77092-2061 TBOM ATLS Fortiva THD, PO Box 10555, Atlanta, GA 30310-0555
519759138	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 15 2024 22:21:00	The Bank of Missouri dba Fortiva, PO Box 105555, Atlanta, GA 30348-5555
519767873	EDI: USBANKARS.COM	Oct 16 2024 01:53:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519700487	Email/Text: BAN5620@UCBINC.COM	Oct 15 2024 22:22:00	United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
519754045	+ EDI: AIS.COM	Oct 16 2024 01:53:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519700489	EDI: VERIZONCOMB.COM	Oct 16 2024 01:53:00	Verizon, PO Box 408, Newark, NJ 07101-0408
TOTAL: 53			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519771889		Fein Such Kahn & Shepard, PC
519744305	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519744307	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519700470	*	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519805875	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055
519770959	##	Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511
519700780	##	Zeshan Syed, 54 Saw Mill Rd, Kinnelon, NJ 07405-3228

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2024 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfbis.com
David L. Stevens	on behalf of Creditor Amzad Mursalim dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura
Denise E. Carlon	

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on behalf of Creditor AmWest Funding Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Heather Lynn Anderson

on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us

John P. Di Iorio

on behalf of Creditor Sola Realty LLC jdiiorio@shapiro-croland.com

Judah B Loewenstein

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. jloewenstein@msklaw.net, sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net

Karl J. Norgaard

on behalf of Plaintiff Hasham R. Syed knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Joint Debtor Nighat A. Syed knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Debtor Hasham R. Syed knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Kimberly A. Wilson

on behalf of Creditor JPMORGAN CHASE BANK N.A. kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca K. McDowell

on behalf of Creditor MMG Investments III LLC as assignee of CL45 MW Loan 1, LLC rmcdowell@slgcollect.com, anovoa@slgcollect.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

Steven A. Jayson

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. sjayson@msklaw.net, jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15